

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Robert Edward Buckner  
Debtor

Case No. 14-05887-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: CGambini  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 25

Date Rcvd: Jun 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2019.

db  
4587589 +Robert Edward Buckner, 105 Bayberry Drive, Milford, PA 18337-7425  
4587593 +AMERICAN EDUCATION/WELLS FARGO, 1200 N 7TH STREET, HARRISBURG, PA 17102-1419  
4603201 +BRENDA T. BUCKNER, 105 BAYBERRY DRIVE, MILFORD, PA 18337-7425  
4587596 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
+CITIBANK NA, C/O UNITED COLLECTION BUR, 5620 SOUTHWYCK BLVD STE 206,  
TOLEDO, OH 43614-1501  
4587597 +FIA CARD SERVICES, C/O DYNIA & ASSOCIATES, 4849 N MILWAUKEE AVE STE 801,  
CHICAGO, IL 60630-2680  
4587598 FIA CARD SERVICES/BOA, C/O NORTHSTAR LOCATION SVCS, 4285 GENESEE STREET,  
CHEEKTOWAGA, NY 14225-1943  
4729892 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
4643688 Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. BOX 24605,  
West Palm Beach, FL 33416-4605  
4593483 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
4587600 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: TOYOTA MOTOR CREDIT CORP, 90 CRYSTAL RUN RD STE 310,  
MIDDLETOWN, NY 10941)  
4587588 +VINCENT RUBINO, ESQ., NEWMAN, WILLIAMS, MISHKIN, CORVELEYN, WO, 712 MONROE STREET,  
STROUDSBURG, PA 18360-2131

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4587591 +EDI: AMEREXPR.COM Jun 17 2019 23:03:00 AMERICAN EXPRESS, PO BOX 981537,  
EL PASO, TX 79998-1537  
4587590 +EDI: FSAE.COM Jun 17 2019 23:03:00 AMERICAN EXPRESS, C/O FIRSTSOURCE ADVANTAGE,  
205 BRYANT WOOD SOUTH, AMHERST, NY 14228-3609  
4635913 EDI: BECKLEE.COM Jun 17 2019 23:03:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
4587592 EDI: BANKAMER.COM Jun 17 2019 23:03:00 BANK OF AMERICA, PO BOX 982235,  
EL PASO, TX 79998-2235  
4587594 EDI: CHASE.COM Jun 17 2019 23:03:00 CHASE BANK, PO BOX 15298, WILMINGTON, DE 19850-5298  
4587595 +EDI: CITICORP.COM Jun 17 2019 23:03:00 CITI CARDS//CITIBANK, PO BOX 6241,  
SIOUX FALLS, SD 57117-6241  
4658994 EDI: ECMC.COM Jun 17 2019 23:03:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
4587599 +E-mail/Text: EBN\_Notifications@OWB.com Jun 17 2019 19:01:25 ONEWEST BANK,  
6900 BEATRICE DR, KALAMAZOO, MI 49009-9559  
4590812 EDI: TFSR.COM Jun 17 2019 23:03:00 Toyota Motor Credit Corporation, PO BOX 8026,  
Cedar Rapids, Iowa 52408-8026  
4587601 +EDI: WFFC.COM Jun 17 2019 23:03:00 WELLS FARGO, CONSUMER CREDIT SOLUTIONS, PO BOX 30086,  
LOS ANGELES, CA 90030-0086  
4587602 +EDI: WFFC.COM Jun 17 2019 23:03:00 WELLS FARGO BANK, PO BOX 14517,  
DES MOINES, IA 50306-3517  
4637513 +EDI: WFFC.COM Jun 17 2019 23:03:00 Wells Fargo Card Services, 1 Home Campus 3rd Floor,  
Des Moines, IA 50328-0001  
4619842 EDI: ECAST.COM Jun 17 2019 23:03:00 eCAST Settlement Corporation assignee of Citibank, NA,  
POB 29262, New York NY 10087-9262

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096,  
Dallas, TX 75261-9741)  
4729893\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741,  
Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
4587587\* +ROBERT EDWARD BUCKNER, 105 BAYBERRY DRIVE, MILFORD, PA 18337-7425

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 19, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor Nationstar Mortgage, LLC. bkgroup@kmlawgroup.com  
Joseph Angelo Dessoie on behalf of Creditor Nationstar Mortgage, LLC. pamb@fedphe.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
Vincent Rubino on behalf of Debtor 1 Robert Edward Buckner  
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newman  
williams.com;EAP-VR@outlook.com;rkidwell@newmanwilliams.com

TOTAL: 6

**Information to identify the case:**

Debtor 1 Robert Edward Buckner  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:14-bk-05887-RNO**

Social Security number or ITIN **xxx-xx-8494**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

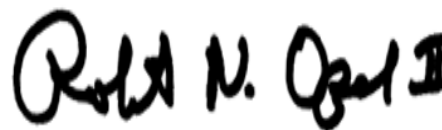
12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Edward Buckner  
aka Robert E. Buckner, aka Robert Buckner

6/17/19

By the  
court:



Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**